BANK INFORMATION - MISC IP INFO

This module consists of various input areas for different **Information Package** schedules. This information may be provided by the bank, other divisions of the FDIC or compiled by the Resolution team. The information is printed out on the schedules as it is input in this module. Basically, these are the "garbage in, garbage out" schedules. This module discusses the different information that goes into the schedules. There are references to the corresponding schedules, however, discussions relating to printing the schedules are found in the **Reports** module.

DEMONSTRATION and EXERCISE

A.   Input Miscellaneous Information for IP Schedules

    1.   **<u>B</u>ank Info / <u>M</u>isc IP Info**

    2.   A pull down menu displays the following options:

        a)   **Charge Off & Recovery Record**
        b)   **Loan Servicing**
        c)   **Credit Cards**
        d)   **Estimated Uninsured Depositors**
        e)   **Secured Liabilities & Pledged Assets**
        f)   **Electronic Data Processing**
        g)   **Officer & Employee Salaries**
        h)   **Trust Operations - Overview**
        i)   **Trust Operations - Balance Sheet**
        j)   **Trust Operations - Income Statement**
        k)   **Trust Operations - Types, Volume & Number of Accounts**
        l)   **Trust Operations - Trust Powers Exercised**
        m)   **International Activities**
        n)   **Non-Book & Off-Balance Sheet Items**
        o)   **Schedule 100/200 Footnotes**

    3.   **Charge Off & Recovery Record**

        RAVEN displays the **Charge-Off and Recovery Record** window with the current year reflected in the upper left corner of the window. The window also has input boxes for charge offs and recoveries for **Real Estate, Commercial** and **Consumer** loans.

a)   Select **Edit**

b)   **Real Estate Charge Offs:** *"23,458"* (Enter)

c)   **Real Estate Recoveries:** *"3,675"* (Enter)

d)   **Commercial Charge Offs:** *"113,689"* (Enter)

e)   **Commercial Recoveries:** *"12,356"* (Enter)

f)   **Consumer Charge Offs:** *"4,789"* (Enter)

g)   **Consumer Recoveries:** *"988"* (Enter)

h)   Select **Save**

i)   Select **Next** (The year changes to 1994)

j)   Select **Edit**

k)   **Real Estate Charge Offs:** *"145,623"* (Enter)

l)   **Real Estate Recoveries:** *"47,897"* (Enter)

m)   **Commercial Charge Offs:** *"134,983"* (Enter)

n)   **Commercial Recoveries:** *"24,087"* (Enter)

o)   **Consumer Charge Offs:** *"8,762"* (Enter)

p)   **Consumer Recoveries:** *"2,563"* (Enter)

q)   Select **Save**

r)   Select **Next** (The year changes to 1993)

s)   Select **Edit**

t)   **Real Estate Charge Offs:** *"94,521"* (Enter)

u)   **Real Estate Recoveries:** *"38,921"* (Enter)

v)   **Commercial Charge Offs:** *"258,647"* (Enter)

w) **Commercial Recoveries:** *"154,863"* (Enter)

x) **Consumer Charge Offs:** *"3,586"* (Enter)

y) **Consumer Recoveries:** *"957"* (Enter)

z) Select **Save**

aa) Select **Next** (The year changes to 1992)

bb) Select **Edit**

cc) **Real Estate Charge Offs:** *"87,253"* (Enter)

dd) **Real Estate Recoveries:** *"31,520"* (Enter)

ee) **Commercial Charge Offs:** *"67,254"* (Enter)

ff) **Commercial Recoveries:** *"9,534"* (Enter)

gg) **Consumer Charge Offs:** *"8,621"* (Enter)

hh) **Consumer Recoveries:** *"1,153"* (Enter)

ii) Select **Save**

jj) Select **Exit**

kk) In the **Reports** module, this information is on the bottom of **Schedule 103 - Summary of Loan Portfolio**. The user cannot access this report if the loans are not in RAVEN and the loan assumptions have not been completed.

4. **Loan Servicing**

a) RAVEN displays the **Loan Servicing** window. The window is divided into two parts: **Loan Servicing For Others** and **Loan Servicing By Others**. The **For Others** section has input boxes for **Number of Loans, Current Balance** and **Annual Fees Earned** going across the window and **FHLMC, GNMA, FNMA, Private Investors** and **Others** going down the window. The **By Others** section has **Number of Loans, Current Balance** and **Annual Fees Paid** going across the window and **Single Family Residential, Commercial Real Estate, Commercial & Industrial** and **Consumer** going down the window.

If the bank has loans that fall into both categories, all the information is input in this one window. Once the user adds information to this screen, the **Add** button becomes deactivated. This screen reflects all the loan servicing participated in by the bank.

b) Select **Add**

c) For this example, the bank has single family real estate loans serviced by others. Remember, if the loans are serviced by various companies, the user must add the information together and put it in this window as one item.

Place the cursor in the **Number of Loans/Single Family Residential** box.

d) **Number of Loans/ Single Family Residential:** *"450"* (Enter)

e) **Current Balance/Single Family Residential:** *"1,435,897.56"* (Do **NOT** enter. The cursor automatically moves after the cents are entered.)

f) **Annual Fees Paid/Single Family Residential:** *"6,581.24"* (Do **NOT** enter. The cursor automatically moves after the cents are entered.)

g) Select **Save**

h) Select **Exit**

i) In the **Reports** module, this information can be found on **Schedule 114 - Loan Servicing**.

5. **Credit Cards**

a) RAVEN displays the **Credit Cards/Merchant Accounts** window. There are two windows in which to describe the type of accounts found in this institution.

b) Select **Add** (The cursor is blinking in the **Credit Cards** box)

c) Click or Tab to move into the **Merchant Accounts** window

d) *"5 accounts with local merchants. Average fee 1/2% of credit card sales."*

e) Select **Save**

f) Select **Exit**

g) In the **Reports** module, this information can be found on **Schedule 115 - Credit Cards/Merchant Accounts**.

6. **Estimated Uninsured Depositors**

a) Perform the uninsured estimate outside of RAVEN, and input the summary results. **Schedule 200** reflects the summary results. The results can be entered by branch and shown on the distribution of deposits by branch or all in one branch.

b) Select **Edit** (Notice the information is going in the **Raven Bank**)

c) **Number of Accounts:** *"58"* (Enter)

d) **Total Amount:** *"23,523,984.34"*

e) Select **Save**

f) Select **Next**

g) Select **Edit** (Notice the information is going in the **Little Raven Bank**)

h) **Number of Accounts:** *"11"* (Enter)

i) **Total Amount:** *"7,081,970.22"*

j) Select **Save**

k) Select **Exit**

l) The **Reports** module displays this information as a line item on **Schedule 200 - Distribution of Deposits** and **Distribution of Deposits-Branch**

7. **Secured Liabilities & Pledged Assets**

   a) RAVEN displays the **Secured Liabilities & Pledged Assets** window. The window has input boxes for **Total Facility** (available funds), **Amount Funded, Book Value** and **Description of Collateral**. Using the search button, the user can find the specific **Secured Liability** that needs to be described in this window.

   b) Select **Search**

   c) Select **Treasury, Tax & Loan** (Not TT&L Daily Remittance)

   d) Select **Edit**

   e) **Total Facility:** *"2,700,000"*   (Enter)

   f) **Amount Funded:** *"1,204,184.88"*

   g) **Book Value:** *"2,703,385.65"*

   h) Enter to display the **Description of Collateral** picklist

   i) Select **U.S. Agencies**

   j) Select **Save**

   k) Select **Search**

   l) Select **State/Political Deposits**

   m) Select **Edit**

   n) **Total Facility:** *"1,000,000"*   (Enter)

   o) **Amount Funded:** *"950,000"* (Enter)

   p) **Book Value:** *"1,000,000"*   (Enter)

   q) Enter to display the **Description of Collateral** picklist

   r) Select **U.S. Treasuries**

   s) Select **Save**

  t) Select **Exit**

  u) In the **Reports** module, this information can be found as a line item on **Schedule 204 - Secured Liabilities & Pledged Assets**

8. **Electronic Data Processing**

  a) RAVEN displays the **Electronic Data Processing** window with a memo box to describe the specific EDP function listed. Using the **Search** button, the user can find the specific function to be described for this schedule. Upon entering the **Electronic Data Processing** window, **EDP Information** is the function listed. Notice the **Add** button is inactive. The user can only edit information concerning the specific EDP function, but cannot add any functions to the schedule.

  b) Select **Edit**

  c) The cursor is now blinking in the box under **EDP Information**

    NOTE:
    Use the mouse or the tab key to exit the memo box.

  d) *"Contract with EDS. Service charge $.15 per account on input, $.005 thereafter. Contract expires 12/31/1999. Contact person - Peggy McSweeny."* (Tab)

  e) Select **Save**

  f) There are eighteen functions to be described for this schedule. The user may use the **Next** or **Previous** buttons to move between functions or the **Search** button. Using the **Search** button activates the **EDP Topics** picklist.

  g) Select **Next**

  h) **Name, Address & Phone Number of Institution** is the next topic

  i) RAVEN automatically transfers the bank information into this schedule from the **Bank Information** module.

  j) Select **Next**

  k) Select **Edit**

l) **Key Bank Employee Contacts**

m) *"President - Jennifer Smith, Cashier - Virginia Clemm"* (Tab)

n) Select **Save**

o) Input the following information to complete this schedule:

Topic/Function	Input / Information
ATM Network	*Pulse system, serviced by BankOne for $12,000/yr*
EDP Process/ Items Processing	*Loans and deposits are on-line. GL is posted off-line. Accounts are proved to the general ledger at the end of the business day.*
Special Arrangements For Getting Proof Work Completed	*Call the EDS contact to make arrangements*
Courier Service	*Loomis Armored (214)821-9967*
Ability To Stop Accruals	*Yes*
Capability of Producing Statements For All Deposits	*Yes*
Personal Computers	*Packard Bell Legend, Packard Bell Axcel*
Central Information File Capabilities	*Unknown*
Placing Holds on Accounts	*Yes*

Topic/Function	Input / Information
Ability to Continue On-Line Capability to Capture After Hours Data	*Yes*
Wire Transfers	*Yes*
Volume of Unprocessed Work / Cut off Times for Processing All Transactions	*Unknown / 9:00PM*
Microfilm /Microfiche Info	*Kodak Recordak Reliant*
Teller Line	*6 Sharp Be 2520*
Clearing Banks For Incoming & Outgoing Cash Letters & Deadlines	*BankOne, Chicago, Illinois / 3:00PM*

p) The **Reports** module displays this information as a line item on **Schedule 206 - Electronic Data Processing**.

9. **Officer & Employee Salaries**

a) RAVEN displays the **Summary of Officer & Employee Salaries** window with input boxes for **Title/Branch/Department, Number of Full-Time Employees, Number of Part-Time Employees, Salary, Salary Range,** and **Total Annual Salaries**. When selecting **Add**, some boxes are gray and some are white. If there is only one employee in the position, RAVEN prompts the user for a **salary**; however, if there is more than one employee, RAVEN prompts the user for the **Salary Range**. If there is one employee, the **Total Annual Salary** will be calculated for the user. If there is more than one employee, the user must input the **Total Annual Salary**.

b) Select **Add**

c) **Title/Branch/Department:** *"President"* (Enter)

d) **Number of Full-Time Employees:** *"1"* (Enter)

e) **Number of Part-Time Employees:** *"0"* (Enter)

f) **Salary: *" 75,000"*** (Enter)

Total Annual Salaries is automatically populated and the cursor moves to **Save**

g) **Save**

h) **Title/Branch/Department: *"Cashier"*** (Enter)

i) **Number of Full-Time Employees: *"1"*** (Enter)

j) **Number of Part-Time Employees: *"0"*** (Enter)

k) **Salary: *"50,000"*** (Enter)

l) **Total Annual Salaries** populates automatically and the cursor moves to **Save**

m) **Save**

n) **Title/Branch/Department: *"Tellers"*** (Enter)

o) **Number of Full-Time Employees: *"13"*** (Enter)

p) **Number of Part-Time Employees: *"4"*** (Enter)

q) **Salary Range: *"25000"* - *"40000"*** (Enter)

r) **Total Annual Salaries: *"460,000"*** (Enter)

s) **Save**

t) **Stop**

u) **Exit**

v) The **Reports** module displays this information as a line item on **Schedule 207 - Summary of Officer & Employee Salaries**

10. **Trust Operations - Overview**
     Trust Operations - Balance Sheet
     Trust Operations - Income Statement
     Trust Operations - Types, Volume & Number of Accounts
     Trust Operations - Trust Powers Exercised

     These schedules cover the Trust functions of an institution. This institution does not have a Trust department so there are no examples to input. Inputting into these schedules follows the same form as previously explained schedules.

     The information on the **Trust Department** appears on **Schedules 208 - 212**.

11. **International Activities**

     This input window allows the user to describe the institution's International Activity, if any.

     The information appears on the **Schedule 213 - International Activity**.

12. **Non-Book & Off-Balance Sheet Items**

     This schedule allows the user to describe various **Non-Book & Off-Balance Sheet Items** in detail, assign a type (**Non-book Asset** or **Liability**, or **Off Balance Sheet Item**) and assign an amount.

     a)   **Add**

     b)   **Description:** *"Whole Life Policy on President Smith"*   (Enter)

     c)   **Type: Non-Book Asset**

     d)   **Amount:** *"0.00"*

     e)   **Save**

     f)   **Stop**

     g)   **Exit**

     h)   The **Reports** module displays this information as a line item on **Schedule 214 - Non-Book Assets & Liabilities/Off Balance Sheet Transactions**

13.   **Schedule 100/200 Footnotes**

This input option allows the user to add footnotes to any schedule needing further explanation. The user clicks on **Search** to display the **Schedule 100/200 Footnotes** window, then selects the schedule that needs a footnote. **Schedules 103, 112** and **200** have permanent footnotes which are displayed each time these schedules are printed.

a)   Select **Search**

b)   Select **Schedule 109**

c)   Select **Edit**

d)   Input *"If interested in the Not Offered pools, please contact James Jones, FDIC Franchise Marketing Group (214) 787-4563."*

e)   Select **Save**

f)   Select **Exit**